

FORM PTO 1449 (modified)	ATTY DOCKET NO. <b>03292.101090.21</b>	APPLICATION NO. <b>10/810,469</b>
U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	APPLICANT <b>David S. Bonalle et al.</b>	
LIST OF REFERENCES CITED BY APPLICANT(S) (Use several sheets if necessary)	FILING DATE <b>March 27, 2004</b>	GROUP <b>2612</b>

U.S. PATENT DOCUMENTS						
EXAMINER INITIAL	CITE NO.	DOCUMENT NUMBER	KIND CODE	DATE	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT	PAGES, COLUMNS, LINES WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR

FOREIGN PATENT DOCUMENTS							
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NON-PATENT LITERATURE DOCUMENTS						
EXAMINER INITIAL	CITE NO.					
	1	American Express, Private Payments SM: A New Level of Security from American Express, American Express Website, Cards				
	2	BONSOR, "How Facial Recognition Systems Work", <a href="http://computer.howstuffworks.com/facial-recognition.htm/printable">http://computer.howstuffworks.com/facial-recognition.htm/printable</a> , 02/18/2004, 6 pages				
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	4	CAREY, GORDON, "Multi-tier Copay", Pharmaceutical Executive, 02/2000				
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	6	Disposable Credit Card Numbers, courtesy of CardRatings.org, The Dollar Stretcher, <a href="http://www.stretcher.com/stories/01/010212e.cfm">www.stretcher.com/stories/01/010212e.cfm</a> , 01/2001				
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	10	GOLDWASSER, JOAN, "Best of the Cash-back Cards", Kiplinger's Personal Finance Magazine, 04/1999				
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	17	<a href="http://www.palowireless.com/infotooth/tutorial/lmp.asp">http://www.palowireless.com/infotooth/tutorial/lmp.asp</a> , 04/28/2003
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